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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7	
	Chapter 11 Chapter 12 Chapter 13	Check if this is a amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Navorro	
	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Scott	
licerise of passport	Last name	Last name
Bring your picture identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.	Sum (Sr., Sr., II, III)	Sullix (St., Ut., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.		
	Last name	Last name
	First name	First name
	riistriame	ristilane
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits		
of your Social	XXX - XX- <u>3691</u>	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

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De	ebtor 1 Navorro First Name	Middle Name Last Name	Case number (if known)
	ot .va.ne	made name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		9345 S Oglesby Ave Bsmt Number Street	Number Street
		Chicago Illinois 60617	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Navorro		Scott		Case number (if knd	own)	
	First Name	Middle Nan	ne Last Name				
Pa	Tell the Court About	ut Your Bankrup	otcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		a brief description of each, see n B2010)). Also, go to the top o				ndividuals Filing for
8.	How you will pay the fee	more details cashier's che may pay with I need to pay Individuals to judge may, b the official poyou choose to	e entire fee when I file my about how you may pay. Ty ack, or money order. If your a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment is not required to, waive overty line that applies to you his option, you must fill out and file it with your petition	ypically, if you attorney is so a a pre-printed fryou choose stallments (Omay request your fee, an our family sixt the Application	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so only ze and you are u	e fee yourself, payment on your and attach to A). If you are filingly if your incorunable to pay to	you may pay with cash, our behalf, your attorney the Application for the for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Northern District of Illinois Northern District of Illinois Northern District of Illinois	When When When	3/19/2013 MM / DD / YYYY 11/10/2016 MM / DD / YYYY 4/11/2017 MM / DD / YYYY	Case number _ Case number _ Case number _	1:13-bk-10892 16-35849 1:2017bk11410
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	f known
11.	Do you rent your residence?	✓ No.	e 12. r landlord obtained an evictio Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.			st You (Form 10	1A) and file it with

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Debtor 1 Navorro Scott Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Navorro Scott Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Navorro	Scott	Case number (if know	wn)
		ne	
16. What kind of debts do you have? 17. Are you filing under	No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily busin	sumer debts? Consumer debts are arily for a personal, family, or house ness debts? Business debts are dement or through the operation of the that are not consumer debts or be	ehold purpose." bbts that you incurred to obtain he business or investment.
Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds	o you estimate that after any exempt pr will be available to distribute to unsecu	roperty is excluded and administrative ired creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			
For you	correct. If I have chosen to file under Chapter of title 11, United States Code. I under Chapter 7. If no attorney represents me and I did out this document, I have obtained a I request relief in accordance with the I understand making a false statement.	r 7, I am aware that I may proceed, it derstand the relief available under each d not pay or agree to pay someone and read the notice required by 11 Use e chapter of title 11, United States int, concealing property, or obtaining an result in fines up to \$250,000, or	Code, specified in this petition.
	/s/ Navorro Scott	×	
	Signature of Debtor 1	Signature o	of Debtor 2
	Executed on 6/22/2018 MM / DD / YYY	Executed	on

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Debtor 1 Navorro		Scott	Case number (if k	known)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	_	. ,		•
need to file this page.	/s/ Timothy Mazur		Date	6/22/2018
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	,			
	Timothy Mazur			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave Street	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	- 7			P
	Contact phone	3124473701	Email address	tmazur@semradlaw.com
	70224		Missou	ıri
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Navorro		Scott	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	
Case number (lf known)			(State)	

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,575.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$10,575.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$19,325.51
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	4.0,020.0
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$5,434.73
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$14,341.50
Your total liabilities	\$39,101.74
Part 3: Summarize Your Income and Expenses	
ate. Cummanizo i cun meeme una Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$2,218.00
Copy your combined monthly income from line 12 of Schedule I	
i. Schedule J: Your Expenses (Official Form 106J)	\$1,793.00
Copy your monthly expenses from line 22, Column A, of Schedule J	φ1,793.00

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Deb	tor 1	Navorro		Scott	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	4:	Answer These Question	ns for Administrati	ive and Statistical Reco	ords	
6. A	re yo	ou filing for bankruptcy und	ler Chapters 7, 11, or	r 13?		
г		o. You have nothing to report	rt on this part of the fo	rm. Check this box and subr	mit this form to the court with your other sche	dules.
		es.	·		,	
Ľ	✓ Ye					
7. W	/hat l	kind of debt do you have?				
Į.					by an individual primarily for a personal,	
_	f a	ımily, or household purpose.	11 U.S.C. § 101(8). F	ill out lines 8-10 for statistica	al purposes. 28 U.S.C. § 159.	
		our debts are not primarily is form to the court with you		u have nothing to report on	this part of the form. Check this box and subr	nit
	_					
		122A-1 Line 11; OR , Form		e: Copy your total current morm 122C-1 Line 14.	onthly income from Official	\$2,218.00
9.	Cop	ov the following special cat	egories of claims fro	m Part 4, line 6 of Schedul	le E/F:	
	•		-	,		
	Fror	m Part 4 on Schedule E/F,	copy the following:		Total claim	
	9a I	Domestic support obligations	s (Copy line 6a)		\$0.00	
					\$5,434.73	
	9b.	Taxes and certain other debt	s you owe the governr	ment. (Copy line 6b.)		
	9c. (Claims for death or personal	injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d.	Student loans. (Copy line 6f.)		\$0.00	
	0- (\$0.00	
		rity claims. (Copy line 6g.)	eparation agreement o	r divorce that you did not rep		
					\$0.00	
	9f. [Debts to pension or profit-sha	aring plans, and other	similar debts. (Copy line 6h.)		

\$5,434.73

9g. **Total.** Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your c	ase:					
Debtor 1		Navorro			Scott			
Debtor 2		First Name	Middle N	ame	Last Name			
(Spouse, if fi	ling)	First Name	Middle N	ame	Last Name			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois			
Case num	nber				(State)			
Officia	al Fo	orm 106A/B						Check if this is an amended filing
Sche	dul	e A/B: Prope	rty					12/1
category v responsibl write your	where le for a name	you think it fits best. E supplying correct infor e and case number (if k	Be as complete an mation. If more sp nown). Answer e	nd acc pace i very qu	asset only once. If an asset fits in curate as possible. If two married s needed, attach a separate shed uestion. Other Real Estate You Own	people a et to this	re filing together, both a form. On the top of any a	re equally
1. Do you			juitable interest i	n any	residence, building, land, or simi	lar prope	rty?	
		Go to Part 2						
1.1		Where is the property? t address, if available, or	other description		t is the property? Check all that ap Single-family home Duplex or multi-unit building	ply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
					Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Num	ber Street	Zip Code		and nvestment property imeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
			·	one.	has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only at least one of the debtors and anoth		Check if this is co (see instructions)	mmunity property
				ш	er information you wish to add ab		em, such as local	
16		b	-1 h		erty identification number:			
1.2		or have more than one, li			t is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	ply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
	Num	ber Street State	Zip Code	Ħ,	and nvestment property imeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
				one.	has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another information you wish to add about identification number:	ner	(see instructions)	mmunity property

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	Navorro		Scott Case	number (if known)	
	First Name	Middle Name	Last Name		_
_	eet address, if available, or o		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	Do not deduct secured claims or exemptions. Puthe amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Current value of the entire property? Describe the nature of your ownership	D:
City	y State	Zip Code	Timeshare Other Who has an interest in the property? Check	interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Check if this is community property (see instructions)	
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		
			Other information you wish to add about thi property identification number:		
2. Add	-	-	all of your entries from Part 1, including any here.	/ entries for pages	
	ave attached for Part 1. W		>		
Part 2: To you ovou own to Cars, va	Describe Your Vehicle wn, lease, or have legal or that someone else drives. If ans, trucks, tractors, sport u	es r equitable interes you lease a vehicle,	st in any vehicles, whether they are registere, also report it on Schedule G: Executory Contrac		
you ha	Describe Your Vehicle wn, lease, or have legal or that someone else drives. If ans, trucks, tractors, sport u o	es r equitable interes you lease a vehicle, tility vehicles, moto GMC Terrain 2013	st in any vehicles, whether they are registere, also report it on Schedule G: Executory Contractorycles Who has an interest in the property? Chone.	cts and Unexpired Leases.	<i>D:</i>
you ha	Describe Your Vehicle wn, lease, or have legal or that someone else drives. If ans, trucks, tractors, sport u o es Make Model:	es r equitable interes you lease a vehicle, ttility vehicles, moto GMC Terrain	st in any vehicles, whether they are registered, also report it on Schedule G: Executory Contractor recycles Who has an interest in the property? Change. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anothe	Do not deduct secured claims or exemptions. P the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Current value of the entire property? \$9825.00 Current value of the portion you own? \$9825.00	e D: ty.
you ha	Describe Your Vehicle wn, lease, or have legal or that someone else drives. If ans, trucks, tractors, sport u o es Make Model: Year: Approximate mileage: Other information: 2013 GMC Terrain	es r equitable interes you lease a vehicle, tility vehicles, moto GMC Terrain 2013	who has an interest in the property? Chone. Debtor 1 only Debtor 2 only At least one of the debtors and anothe instructions) Check if this is community property instructions)	Do not deduct secured claims or exemptions. P the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Current value of the entire property? \$9825.00 Current value of the portion you own? \$9825.00	e D: ty.
you ha	Describe Your Vehicle wn, lease, or have legal or that someone else drives. If ans, trucks, tractors, sport u o es Make Model: Year: Approximate mileage: Other information:	es r equitable interes you lease a vehicle, tility vehicles, moto GMC Terrain 2013	st in any vehicles, whether they are registered, also report it on Schedule G: Executory Contractorcycles Who has an interest in the property? Change. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anothe	Do not deduct secured claims or exemptions. P the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Current value of the entire property? \$9825.00 Current value of the portion you own? \$9825.00	e D: ty.

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	Navorro	Scott Case number	er (if known)	
	First Name	Middle Name Last Name		
3.3	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D ims Secured by Property.</i> Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D</i> iims Secured by Property. Current value of the
	Other information:	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	entire property?	portion you own?
4.1	No Yes Make Model:	Who has an interest in the property? Check one.		claims or exemptions. Put red claims on <i>Schedule D</i>
	Approximate mileage: Other information:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	•	ims Secured by Property. Current value of the portion you own?
		Check if this is community property (see instructions)		
4.2	Make Model:	Who has an interest in the property? Check one.		•
4.2			the amount of any secu	claims or exemptions. Pured claims on Schedule Diims Secured by Property. Current value of the portion you own?

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Debtor 1 Navorro Scott Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$125.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Used Clothing \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$750.00 for Part 3. Write that number here

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Scott Debtor 1 Navorro Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Chicago Post Office Credit Union \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Dep.	tor 1 Navorro First Name	Middle Name	Scott Last Namo	Case number (if known)	
20.	Government and corp	orate bonds and other negotial include personal checks, cashiers			
	Non-negotiable instrum				
	Yes. Give specific information about them	Issuer name:			
	u1 0 111				
21	Retirement or pension	accounts			_
21.	Examples: Interests in If		, thrift savings accounts,	or other pension or profit-sharing plans	
	No Voc List soch	Type of account:	Institution name:		
	Yes. List each account separately.	401(k) or similar plan:			<u> </u>
	, ,	Pension plan:	USPS Pension		\$0.00
		IRA:			-
		Retirement account:			
		Keogh:			-
		Additional account:			
		Additional account:			-
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			_
		Heating oil:			
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	_
	✓ No				
	Yes	Issuer name and description:			
					-

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Debt	or 1 Navorro		Scott	Case number (if known)	
24.	First Name	Middle Nam		r under a qualified state tuition program	
24.	26 U.S.C. §§ 530(b)(1)			or under a qualified state tuition program.	
	✓ No				
	Yes	on name and description	on. Separately file the records of any	interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or for exercisable for your be		perty (other than anything listed	in line 1), and rights or powers	
	✓ No				
	Yes. Describe				
26.			crets, and other intellectual prop proceeds from royalties and licensin		
	- N	nam names, websites,	proceeds from royalities and licensin	g agreements	
	✓ No Yes. Describe				
27.	Licenses, franchises,	and other general in	tangihles		
21.				liquor licenses, professional licenses	
	✓ No				
	Yes. Describe				
Mon	ney or property owe	d to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owe				portion you own?
					portion you own? Do not deduct secured
	Tax refunds owed to y No Yes. Give specific ir	ou nformation		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to y No Yes. Give specific ir	ou nformation ncluding whether		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to y ✓ No Yes. Give specific ir about them, ir	ou Information Including whether Including whet			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes	ou Information Including whether Including whet	ousal support. Child support. mainte	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or let	ou Information Including whether Including whet	ousal support, child support, mainte	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes	ou Information Including whether Including whet	ousal support, child support, mainte	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or le	ou Information Including whether Including whet	ousal support, child support, mainte	State: Local: nance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or le	ou Information Including whether Including whet	ousal support, child support, mainte	State: Local: nance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or le	ou Information Including whether Including whet	ousal support, child support, mainte	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or let No Yes. Give specific ir	ou Information Including whether Including whet	ousal support, child support, mainte	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fil and the tax yes Family support Examples: Past due or le No Yes. Give specific ir	ou Information Including whether Including whet		State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fil and the tax yes Family support Examples: Past due or li No Yes. Give specific ir Other amounts some c Examples: Unpaid wage	ou Information Including whether Including whet		State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y ✓ No Yes. Give specific ir about them, i you already fill and the tax ye Family support Examples: Past due or le ✓ No Yes. Give specific ir Other amounts some of Examples: Unpaid wage Social Securi	ou Information Including whether Including whet	payments, disability benefits, sick pa	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to y No Yes. Give specific ir about them, ir you already fill and the tax yes Family support Examples: Past due or le No Yes. Give specific ir Other amounts some of Examples: Unpaid wage Social Securi	ou Information Including whether Including whet	payments, disability benefits, sick pa	State: Local: nance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ¹	tor 1 Navorro		Scott	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insu of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.		y of a living trust, expect p	someone who has died proceeds from a life insurance poli	cy, or are currently entitled to receive	_
	Ves. Describe				
33.			you have filed a lawsuit or made irance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of	every nature, including counter	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	Yes. Describe				
36.		•	n Part 4, including any entries f		
Part	5: Describe Any B	usiness-Related Pro	perty You Own or Have an	Interest In. List any real estate in Pa	rt 1.
37.	Do you own or have a	ny legal or equitable in	terest in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you alre	eady earned		or exemptions
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		, modems, printers, copiers, fax m	nachines, rugs, telephones, desks, chairs, ele	ctronic devices
	✓ No Yes. Describe				
	-				

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Deb	tor 1 Navorro		Case number (if known)	
ı	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	uipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
	Tes. Describe			
42.	Interests in partnership	s or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			-
				
40.4	O			-
43.	Customer lists, mailing in	sts, or other compilations		
	✓ No			
	Yes. Do your lists inc	lude personally identifiable information (as defined in 11 U.S.C. § 10	D1(41A))?	
	☐ No			
	Yes. Describ	e		- <u></u> -
11	Amu business veloted no	anautu van did mat alua diriliat		
44.	Any business-related pr	operty you did not already list		
	✓ No			
	Yes. Give specific			
	information			
				_
				<u></u>
		of your entries from Part 5, including any entries for pages you here		
•	are or write that hambor			
Part	6: Describe Any Far	m- and Commercial Fishing-Related Property You Ow	n or Have an Interest In.	
	If you own or have an in	terest in farmland, list it in Part 1.		
46.	Do you own or have any	legal or equitable interest in any farm- or commercial fishing	-related property?	
	No. Go to Port 7			Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47	Form onimals			or exemptions
47.	Farm animals Examples: Livestock, pour	ultry, farm-raised fish		
		my, tarri taloba hori		
	✓ No			
	Yes. Describe			

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Debt	or 1 Navorro First Name		cott ast Name	Case number (if known)	
48.	Crops-either growing of		stivane		
	No No				
	Yes. Describe				
49.	Farm and fishing equip	 oment, implements, machinery, fixture	s, and tools of trade		
	✓ No	, , , , , , , , , , , , , , , , , , , ,	,		
	Yes. Describe				
	_				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did n	ot already list		
	✓ No				
	Yes. Describe				
52 A	dd the dollar value of al	I of your entries from Part 6, including	any entries for nages y	you have attached	
		here			
•				L	
Part 7	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did No	ot List Above	
53.		perty of any kind you did not already li	st?		
	No No	s, country club membership			
	Yes. Give specific				
	information				
					_
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		
Part 8	List the Totals of	Each Part of this Form			
55 C	Part 1. Total real actato	, line 2			
33. F	- art 1. Total leal estate	, IIIIC 2			
56. p	oart 2 total vehicles, line	e 5	\$9825.00		
57. P	art 3: Total personal an	d household items, line 15	\$750.00		
58. P	art 4: Total financial as	sets, line 36			
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prope	erty not listed, line 54			
		Add lines 56 through 61	Φ10575 00		. #10575 00
			\$10575.00	Copy personal property total	+ \$10575.00
					\$10575.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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			Docu	ment Pa	ge 20 of 78	
Filli	n this infor	mation to identify your cas	e:			
Deb	tor 1	Navorro First Name	Middle Name	Scott Last Name		
	tor 2 use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States E	Bankruptcy Court for the:	Northern D	District of Illinois (State)		
Case (If knd	e number own)					_
Of	ficial	Form 106C				Check if this is a amended filing
Sc	hedul	e C: The Prope	rty You Claim a	s Exempt		04/1
For state the a tax-	each iten e a speci amount c exempt r er a law t r exempti 11: Iden Which se	ges, write your name and of property you claim fic dollar amount as exof any applicable statut etirement funds—may that limits the exemption would be limited to attify the Property You Count of exemptions are you claim claiming state and federare claiming federal exemptions.	d case number (if known as exempt, you must stempt. Alternatively, you cory limit. Some exempt be unlimited in dollar at on to a particular dollar the applicable statutor	specify the amount may claim the tions—such as a mount. However amount and the yamount. If your spouse in the tions. 11 U.S.C. §	ount of the exemption your full fair market value of those for health aids, righer, if you claim an exemple value of the property is filing with you.	u claim. One way of doing so is to f the property being exempted up to hts to receive certain benefits, and ption of 100% of fair market values determined to exceed that amount
		cription of the property an chedule A/B that lists this			exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B			
	Brief description Misc. Line from Schedule	Household Goods	\$350.00		\$350.00 r market value, up to any statutory limit	735 ILCS 5/12-1001(b)
	Brief description	ı·	\$225.00			735 ILCS 5/12-1001(a)
	•	Used Clothing			\$225.00 r market value, up to any statutory limit	_
3.			mption of more than \$160, d every 3 years after that for		ter the date of adjustment.)	

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Navorro Scott Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$125.00 description: \checkmark \$125.00 Misc. Electronics 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 07 Brief 735 ILCS 5/12-1001(b) \$50.00 description: **✓** \$50.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) description: \$0.00 \checkmark Checking account, 100% of fair market value, up to any **Chicago Post Office** Credit Union applicable statutory limit Line from Schedule A/B: 17 Brief 735 ILCS 5/12-1001(c); 735 ILCS \$9.825.00 description: 5/12-1001(b) $\overline{}$ \$0 GMC Terrain, 2013, 100% of fair market value, up to any 2013 GMC Terrain applicable statutory limit Line from Schedule A/B: 03 735 ILCS 5/12-1006 Brief \$0.00 description: \$0

100% of fair market value, up to any

applicable statutory limit

Pension plan, USPS

21

Pension

Line from Schedule A/B: Case 18-17850 Doc 1 Filed 06/22/18 Entered 06/22/18 16:53:42 Desc Main Document Page 22 of 78

		50	carrierit 1 ago 22 or	. 0		
Fill in this i	information to identify your cas	se:				
Debtor 1	Navorro		Scott			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if fili	ing) First Name	Middle Name	Last Name			
	- I not reamo					
United Stat	tes Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case num	ber		(Otato)			
(If known)						heck if this is an
Officia	al Form 106D					mended filing
Sche	dule D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
more spacename and	e is needed, copy the Addition case number (if known). ny creditors have claims se	nal Page, fill it out, nun		his form. On the top	of any additional page	
			with your other schedules. You have	e nothing else to rep	ort on this form.	
<u> </u>	Yes. Fill in all of the information	below.				
Part 1:	ist All Secured Claims					
sepa	art 2. As much as possible, list t	an one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	EWATER CREDIT SERVICE	Describe the property	that secures the claim:	\$19,325.51	\$9,825.00	\$9,500.51
	litor's Name 20 INDIAN RIVER RD	GMC Terrain Value: \$8				
1	Number Street	_	, the claim is: Check all that apply.			
-	_	Contingent				
VIR City	GINIA BEACH VA 23464 State ZIP Code	Unliquidated				
Who	o owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check a				
l ∐	Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
H	Debtor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
Ц	At least one of the debtors and another	Judgment lien from	a lawsuit			
	Check if this claim relates	Other (including a ri	ght to offset)			
	to a community debt e debt was 05/23/2013 urred	Last 4 digits of accou	nt number			
	Add the dollar value of ye	our entries in Column A	on this page. Write that number	\$19,325.51		

here:

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Fill in	this inforr	mation to identify your c	ase:					
Debto	or 1	Navorro		Scott				
Debto	or 2	First Name	Middle Name	Last Name				
(Spous	e, if filing)	First Name	Middle Name	Last Name				
United	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If know	number vn)							
Offi	cial Fo	orm 106E/F				Chec	k if this is an	amended filing
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsecure	d Claims			12/1
other Form claims the en knowr	party to a 106A/B) a sthat are stries in the stries. List A Do any cr	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At All of Your PRIORIT	s or unexpired leases the ecutory Contracts and L Creditors Who Hold Clai		executory contract G). Do not include a ice is needed, copy	s on <i>Schedul</i> any creditors the Part you	le <i>A/B: Prop</i> with partia u need, fill it	erty (Official Ily secured t out, number
2.	isted, iden As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both prices in alphabetical order accertan one creditor holds	s more than one priority unsecured clair ority and nonpriority amounts, list that of cording to the creditor's name. If you had a particular claim, list the other creditor as for this form in the instruction bookle	claim here and show ave more than two p s in Part 3.	both priority	and nonprior	rity amounts.
						Total claim	Priority amount	Nonpriority amount
2.1		ankruptcy Section		Last 4 digits of account number		\$2,812.13	\$137.17	\$2,674.96
	Priority C PO Box (Number	Creditor's Name 64338 Street		When was the debt incurred? As of the date you file, the claim is apply.	n/a			<u>. ,</u>
	Chicago	Illinois	60664	Contingent				
	City	State	Zip Code	Unliquidated				
		tor 1 only	one.	Disputed				
	Debt	tor 2 only		Type of PRIORITY unsecured clain	n:			
	Debt	tor 1 and Debtor 2 only		Domestic support obligations				
	At le	east one of the debtors ar	nd another	✓ Taxes and certain other debts yo government				
	_	ck if this claim relates	to a community debt	Claims for death or personal inju intoxicated				
	No	aim subject to offset?		Other. Specify				
	Yes							
2.2	IRS 1			Last 4 digits of account number		\$2,622.60	\$2,622.60	\$0.00
	Priority C PO Box	reditor's Name 7346		When was the debt incurred?	n/a			
	Number	Street		As of the date you file, the claim is	s: Check all that			
				apply. Contingent				
	Philadelp City	ohia Pennsylva State	nia 19101 Zip Code	Unliquidated				
		urred the debt? Check	one.	Disputed				
		tor 1 only		Type of PRIORITY unsecured claim	n:			
		tor 2 only tor 1 and Debtor 2 only		Domestic support obligations				
	_	east one of the debtors ar	nd another	Taxes and certain other debts yo	u owe the			
		ck if this claim relates		government Claims for death or personal inju	ry while you were			
	_	aim subject to offset?	to a community dept	intoxicated				
	✓ No Yes	,		Other. Specify				

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Debtor 1 Navorro Scott Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Advocate Trinity Hospital \$175.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. <u>Box 3039</u> When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60522 Hinsdale Illinois City Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? No Yes American InfoSource LP (agent for TMobile) \$63.45 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 248848 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oklahoma City Oklahoma 73124 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes America's Financial Choice \$912.02 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2Madison St Fl 2 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60302 Oak Park Illinois City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: $\overline{\mathbf{A}}$ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? Official Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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 Debtor 1 First Name
 Navorro
 Scott
 Case number (if known)

 Last Name
 Last Name

Part 2						
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim			
4.4	ATG CREDIT Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00			
	1700 W CORTLAND ST STE 2	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	CHICAGO Illinois 60622	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	<u>'</u>	divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Notice Only				
	Is the claim subject to offset?					
	✓ No					
_	Yes					
4.5	City of Chicago Department of Finance Nonpriority Creditor's Name	Last 4 digits of account number	\$950.00			
	111 W Jackson Ste 600	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
	C/O Arnold Scott Harris P.C.; Attn: Daphyne Hill	Contingent				
	Chicago Illinois 60604	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	<u> </u>	Student loans				
	Debtor 2 only	Obligations arising out of a separation agreement or				
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify parking tickets				
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.6	City of Chicago EMS	— Last 4 digits of account number	\$100.00			
	Nonpriority Creditor's Name 33589 Treasury Center	When was the debt incurred?				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		— Contingent				
		Unliquidated				
	Chicago Illinois 60694 City State Zip Code	Disputed				
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:				
	Debtor 1 only	Student loans				
	Debtor 2 only	Obligations arising out of a separation agreement or				
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	or			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts Other. Specify Due				
	Is the claim subject to offset?	✓ Other. Specify				
	✓ No					
	Yes					

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	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	rotai ciaim
4.7	ComEd	Last 4 digits of account number When was the debt incurred?	\$0.00
4.8	Yes Department of Veteran Affairs Nonpriority Creditor's Name PO BOX 11930 Number Street	- Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$500.00
	SAINT PAUL Minnesota 55111 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Due	
4.9	FIRST PREMIER BANK Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 Number Street c/o Kelly Lukason Saint Cloud Minnesota 56302 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	- Last 4 digits of account number When was the debt incurred? 10/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$1,005.00

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Debtor 1 Navorro Scott Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 FIRST PREMIER BANK \$524.00 - Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 11/2014 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud 56302 Minnesota Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.11 Illinois Tollway \$400.00 Last 4 digits of account number Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Illinois 60515 Downers Grove Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes 4.12 IRS 1 \$7,553.61 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 7346 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Philadelphia 19101 Pennsylvania City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify _

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Debtor 1 Navorro Scott Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** LVNV FUNDING 4.13 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO box 10497 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 29603 Greenville South Carolina City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify _ Notice Only Is the claim subject to offset? No ◪ Yes LVNV Funding, LLC its successors and assign as assignee of \$1,134.61 Last 4 digits of account number FNBM. LLC When was the debt incurred? Nonpriority Creditor's Name PO Box 10587 As of the date you file, the claim is: Check all that apply. Number Contingent Unliquidated South Carolina 29603 Disputed Greenville City State Zip Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Other. Specify Due ◪ Check if this claim relates to a community debt Is the claim subject to offset? **✓** No Yes <u>4.1</u>5 Methodist Healthcare \$250.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 2279 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Memphis Tennessee 38101 Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ unpaid medical bill

✓ No Yes

Is the claim subject to offset?

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Debtor 1 Navorro Scott Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Peoples Gas \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 200 E. Randolph Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Notice Only Is the claim subject to offset? No ◪ ☐ Yes REGIONAL RECOVERY SERV \$111.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 5250 S HOMAN AVE As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **HAMMOND** Indiana 46320 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes Speedy Cash \$662.81 4.18 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P O Box 780408 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Wichita 67278 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Due

✓ No ☐ Yes

Is the claim subject to offset?

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Debtor ¹	Navorro First Name Middle Name	Scott Last Name	Case number (if known)	
Part 2:	l.,		Page	
	After listing any entries on this page, number	them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
	TD BANK USA/TARGETCRED Nonpriority Creditor's Name PO BOX 673 Number Street		Last 4 digits of account number When was the debt incurred? 11/2013 As of the date you file, the claim is: Check all that apply.	\$0.00
	MINNEAPOLIS Minnesota City State	55440 Zip Code	Contingent Unliquidated Disputed	
	Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only		Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another Check if this claim relates to a communi Is the claim subject to offset? No Yes	ty debt	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Notice Only	

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 Debtor 1
 Navorro First Name
 Middle Name
 Scott
 Case number (if known)

 Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$5,434.73 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$5,434.73 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$14,341.50 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$14,341.50 6j. Total. Add lines 6f through 6i. 6j.

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	, ,			
Debtor 1	Navorro		Scott	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	Sankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				
Official	Form 1060			
Unicial	Form 106G			

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

Fill in this information to identify your case

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compar	ny with whom you have	the contract or lease	State what the contract or lease is for
Hatten, Renea Name unknown			Residential Lease, Debtor is Lessee, Yearly Residential Lease
Number	Street		
Chicago City	Illinois State	60617 Zip Code	

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		23	camon rago c	• • • • • • • • • • • • • • • • • • • •
Fill in this info	rmation to identify your	case:		
Debtor 1	Navorro		Scott	
	First Name	Middle Name	Last Name	_
Debtor 2 (Spouse, if filing)	Elect Name	A Calalla Maria	Last Mana	
(Spouse, II IIIIIg)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	e: Northern	District of Illinois	
Case number			(State)	
(If known)	-			
				Check if this is an
				amended filing
Official	Form 106H			
<u> </u>				
Schedul	e H: Your Co	debtors		12/15
1. Do you ha	·	you are filing a joint case, do	·	debtor.) community property states and territories include Arizona, California,
		lexico, Puerto Rico, Texas, Wa	ashington, and Wisconsin.)	
	Go to line 3.			0
L Les		mer spouse, or legal equiva	ent live with you at the time	· ·
ightharpoons	No			
Ш	Yes. In which commu	nity state or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse	, former spouse, or legal equi	valent	_
	Number Street			_
	City	State	Zip Code	_
3. In Colum	n 1. list all of your cod	ebtors. Do not include your	spouse as a codebtor if w	our spouse is filing with you. List the person shown in line 2
again as	a codebtor only if that	person is a guarantor or c	osigner. Make sure you ha	re listed the creditor on Schedule D (Official Form 106D), the D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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		_			5			
Fill in th	nis information to identify	your case:						
Debtor 1	Navorro		Scott					
2001011	First Name	Middle Name	Last N	ame		Che	eck if this is:	
Debtor 2		<u> </u>					An amended filing	
(Spouse, it	f filing) First Name	Middle Name	Last N	ame			_	
	States Bankruptcy Court for	Northern	District of Ill				A supplement showing post-pe expenses as of the following da	
the: Case nur	mher		(8	State)			ip	
(If known)					-	į	MM / DD / YYYY	
Offici	ial Form 106l							
Sche	dule I: Your In	come						12/15
spouse.	If more space is needed (if known). Answer ever	, attach a separate she y question.					not include information abo	
	n your employment		Debtor 1				Debtor 2	
infor	rmation.	Employment status		d				
	u have more than one job, ch a separate page with	p.o,	☐ Emplo	-	ad		Employed Not Employed	
	mation about additional		▼ Not Li	прюу	5u		Not Employed	
emp	loyers.	Occupation						
	ide part time, seasonal, or employed work.	Employer's name						
		Employer's address						
	upation may include student omemaker, if it applies.		Number St	reet			Number Street	
			City		State	Zip Code	City State	Zip Code
		How long employed there?						
Part 2:	Give Details About N	Nonthly Income						
spouse If you o	unless you are separated.	e more than one employer,	-			employers fo	write \$0 in the space. Include your that person on the lines below For Debtor 2 or	
	st monthly gross wages, sala ductions.) If not paid monthly			2.	. 31 Del	\$0.00	non-filing spouse	
	· timate and list monthly ove	rtime pay.		3.		+ \$0.00		
	ilculate gross income. Add li			4.		\$0.00		
	-			1 -			I————	

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First Name Middle Name	Scott Case number (if Middle Name Last Name known)		(if		
First Name initiale Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	_	\$0.00		
5. List all payroll deductions:			<u> </u>		
5a. Tax, Medicare, and Social Security deductions	58	a.	\$0.00		
5b. Mandatory contributions for retirement plans	5h	o.	\$0.00		
5c. Voluntary contributions for retirement plans	50		\$0.00		
5d. Required repayments of retirement fund loans	50		\$0.00		
5e. Insurance	56		\$0.00		
5f. Domestic support obligations	5f		\$0.00		
5g. Union dues	50		\$0.00		
5h. Other deductions. Specify:		n. +	\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + +5h.			\$0.00		
7. Calculate total monthly take-home pay. Subtract line	6 from line 4. 7.		\$0.00		
8. List all other income regularly received:					
8a. Net income from rental property and from opera business, profession, or farm	· ·				
Attach a statement for each property and business s gross receipts, ordinary and necessary business exp the total monthly net income.		Э.	\$0.00		
8b. Interest and dividends	81	ο.	\$0.00		
8c. Family support payments that you, a non-filing s dependent regularly receive	spouse, or a				
Include alimony, spousal support, child support, madivorce settlement, and property settlement.	aintenance, 80	D.	\$0.00		
8d. Unemployment compensation	80	d.	\$0.00		
8e. Social Security	86	Э.	\$0.00		
8f. Other government assistance that you regularly Include cash assistance and the value (if known) of a cash assistance that you receive, such as food stam under the Supplemental Nutrition Assistance Program housing subsidies Specify:	any non- ps (benefits	:	\$0.00		
8g. Pension or retirement income	<u></u> 80		\$2,218.00		
8h. Other monthly income. Specify: See attached	•	n. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e	e + 8f +8g + 8h. 9.		\$2,218.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or r	10 non-filing spouse). _	\$2,218.00 +		\$2,218.00
11. State all other regular contributions to the expens Include contributions from an unmarried partner, memberiends or relatives. Do not include any amounts already included in lines 2-	ers of your household,	your c	ependents, your roomm		
Specify:					11. + \$0.00
12. Add the amount in the last column of line 10 to the Write that amount on the <i>Summary of Schedules and S</i>					12. \$2,218.00 Combined monthly income
13. Do you expect an increase or decrease within the	year after you file this	form			
Yes. Explain:					

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Debtor 1	ebtor 1Navorro		Scott	Case number (if		
	First Name	Middle Name	Last Name	known)		

Part 2: Give Details About Monthly Income

Official Form 106l. Additional page.

	For Debtor 1	non-filing spouse
8f.Other government assistance that you regularly receive. Specify:		
Food Assistance Programs Income	\$0.00	
2. Other Government Assistance Income	\$0.00	
8h.Other monthly income. Specify:		
1. Long Term Disability Income	\$0.00	
2. Short Term Disability Income	\$0.00	
3. Voluntary Household Contributions Income	\$0.00	
4. Workers Compensation Income	\$0.00	

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		DUC	umem Page 37 of A	ł O		
Fill in this infor	mation to identify your o	case:				
Debtor 1	Navorro		Scott			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	g	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	A supplement she expenses as of the		
Case number (lf known)			(State)	MM / DD / YYYY		
Official	Form 106J			'		
	e J: Your Exp	enses				12/15
information. If (if known). Ans		attach another sheet to thi	are filing together, both are equals is form. On the top of any addition			number
1. Is this a joi						
No. Go	o to line 2					
	oes Debtor 2 live in a s	eparate household?				
٠,	■ No					
L		la Official Forms 106 L-2 Evn	enses for Separate Household of De	ahtar 2		
2 Do you hay		·	erises for deparate frouseriold of De	:DIOI 2.		
		o es. Fill out this information for	. Donondontio valationahin ta	Donondontio	Daga dagaga	dant live
Debtor 2.		ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	ient live
	penses include	•				
expenses of than	of people other					
yourself an dependent	u youi	es				
	mate Your Ongoing	Monthly Expenses				
-	of a date after the bank		you are using this form as a sup applemental Schedule J, check t		-	
	-	cash government assistance t on Schedule I: Your Incom	-		Yo	our expenses
	I or home ownership ex or the ground or lot. 4.	penses for your residence.	Include first mortgage payments an	.d	4.	\$800.00
	luded in line 4:				••	
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Navorro Scott Case number (if known) Last Name

5. Additional mortgage payments for your residence, such as home equity loans 5. \$0.00 6. Utilities: 6 \$0.00 6. Utilities: 6 \$0.00 6. Water, sever, garbage collection 6 \$0.00 6. Crelephone, coll phone, Internet, satellite, and cable services 6 \$0.00 6. Chelephone, coll phone, Internet, satellite, and cable services 6 \$0.00 6. Chelephone, coll phone, Internet, satellite, and cable services 6 \$0.00 6. Chelephone, coll phone, Internet, satellite, and cable services 6 \$0.00 6. Chelephone, coll phone, Internet, satellite, and cable services 6 \$0.00 6. Chelephone, coll phone, Internet, satellite, and cable services 6 \$0.00 6. Chelephone, coll phone, Internet, satellite, and cable services 6 \$0.00 7. Colding, Laurdy, and dry cleaning 6 \$0.00 9. Clothing, Laurdy, and dry cleaning 9 \$75.00 10. Personal care products and services 11 \$136.00 11. Medical and dental expenses 11 \$136.00 12. Transportation, clubus, crecreation, seve	First Name	Middle Name Last Name		
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17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
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20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20c. Property, homeowner's	s, or renter's insurance		
	20d. Maintenance, repair, an	d upkeep expenses.		
	20e. Homeowner's associati	on or condominium dues		

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Fill in this information to identify your case:							
Debtor 1	Navorro		Scott				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	✓ No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and					
×	/s/ Navorro Scott	×					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 6/22/2018	Date					
	MM/DD/YYYY	MM/DD/YYYY					

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Fill ir	n this inf	formation to identify your c	case:					
Debt	tor 1	Navorro		Scott				
Dobt	O	First Name	Middle Na	me Last Nar	ne			
Debt (Spou	or 2 use, if filing	First Name	Middle Na	me Last Nar	ne			
Unite	ed States	s Bankruptcy Court for the:	Northern	District of Illin	ois			
Case (If kno	e numbe	er		(Sta	nte)			
Of	ficia	l Form 107				_		Check if this is a amended filing
Sta	item	ent of Financia	al Affairs fo	r Individuals	Filing for	Bankru	ptcv	04/1
Be as infor num	s comp mation ber (if k	olete and accurate as po n. If more space is neede known). Answer every q	ssible. If two mar ed, attach a separ uestion.	ried people are filing ate sheet to this form	together, both and the top of	are equally i	responsible for s	
Part	in Gi	ve Details About Your	Maritai Status a	na wnere You Lived	a Betore			
1.	What	is your current marital st	atus?					
	Ľ	Married Not married						
2.	During	g the last 3 years, have yo	ou lived anywhere	other than where you I	ive now?			
	Ϋ́	lo 'es. List all of the places you Debtor 1:	ou lived in the last 3	Dates Debtor 1 lived	where you live no	w.		Dates Debtor 2 lived
				there	Same as [Debtor 1		Same as Debtor 1
	N —	Jumber Street		From	Number Street	t .		From To
	ō	Dity State	Zip Code		City	State	Zip Code	
					Same as [Debtor 1		Same as Debtor 1
	N	lumber Street		From	Number Street	i .		From To
	G	Dity State	Zip Code		City	State	Zip Code	
	<i>and tern</i> ✓ No	the last 8 years, did you e itories include Arizona, Califo s. Make sure you fill out S	ornia, Idaho, Louisia	na, Nevada, New Mexico	o, Puerto Rico, Texa			mmunity property states

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Did you have any income from employ Fill in the total amount of income you recactivities. If you are filing a joint case and No Yes. Fill in the details.	eived from all jobs and all bus	sinesses, including part-time	-	years?
_	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$8600.00	Wages, commissions, bonuses, tips Operating a business	
	✓ Wages,	\$5000.00	Wages,	
For the calendar year before that: (January 1 to December 31, 2016) YYYYY Did you receive any other income during	commissions, bonuses, tips Operating a business		commissions, bonuses, tips Operating a business	
(January 1 to December 31, 2016) YYYYY Did you receive any other income during include income regardless of whether that public benefit payments; pensions; rental filling a joint case and you have income that	commissions, bonuses, tips Operating a business ong this year or the two previncome is taxable. Examples income; interest; dividends; mat you received together, list it	rious calendar years? of other income are alimony; on oney collected from lawsuits; tonly once under Debtor 1.	bonuses, tips Operating a business child support; Social Security royalties; and gambling and	
Old you receive any other income during Include income regardless of whether that public benefit payments; pensions; rental filling a joint case and you have income that List each source and the gross income from No	commissions, bonuses, tips Operating a business ong this year or the two previncome is taxable. Examples income; interest; dividends; mat you received together, list it	rious calendar years? of other income are alimony; on oney collected from lawsuits; tonly once under Debtor 1.	bonuses, tips Operating a business child support; Social Security royalties; and gambling and	
Old you receive any other income during Include income regardless of whether that public benefit payments; pensions; rental filling a joint case and you have income that List each source and the gross income from No	commissions, bonuses, tips Operating a business Ing this year or the two previncome is taxable. Examples income; interest; dividends; mat you received together, list it meach source separately. Do	rious calendar years? of other income are alimony; on oney collected from lawsuits; tonly once under Debtor 1.	bonuses, tips Operating a business child support; Social Security royalties; and gambling and isted in line 4.	
(January 1 to December 31, 2016) YYYYY Did you receive any other income during include income regardless of whether that bublic benefit payments; pensions; rental filling a joint case and you have income that List each source and the gross income from No	commissions, bonuses, tips Operating a business Ing this year or the two previncome is taxable. Examples income; interest; dividends; mat you received together, list it meach source separately. Do Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and	bonuses, tips Operating a business child support; Social Security royalties; and gambling and isted in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
Oid you receive any other income during notice income regardless of whether that bublic benefit payments; pensions; rental rilling a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	commissions, bonuses, tips Operating a business Ing this year or the two previncome is taxable. Examples income; interest; dividends; mat you received together, list it meach source separately. Do Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions)	bonuses, tips Operating a business child support; Social Security royalties; and gambling and isted in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions

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Debtor 1 Navorro Scott Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment State City Suppliers or Zip Code vendors

Other

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tor 1 Navorro		Scot	tt	Case number (if known)
First Name	Middle Name	Last	Name		
	ives; any general partners u are an officer, director, p business you operate as	; relatives of any g person in control, o	eneral partners; parti or owner of 20% or	nerships of which y more of their voting	
Yes. List all paymen	ts to an insider.				
_		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City Stat	te Zip Code				
Insider's Name					
Number Street					
City Stat	te Zip Code				
insider? Include payments on debt No		d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment
					Include creditor's name
Insider's Name					Include creditor's name
Insider's Name Number Street					Include creditor's name
	ie Zip Code				Include creditor's name
Number Street	te Zip Code				Include creditor's name
Number Street City Stat	te Zip Code				Include creditor's name
Number Street City Stat Insider's Name					Include creditor's name

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Scott Debtor 1 Navorro Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Navorro	Scott	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		ank or financial institution, set off any am	nounts from your
	✓ No ✓ Yes. Fill in the details.			
	Tes. Fill it the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			_
	Number Street			
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was an		possession of an assignee for the benefit	of creditors, a court-
	appointed receiver, a custodian, or another official?			
	✓ No ☐ Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	. 5.55h to findin roa days the dift			
	Number Street			
	City State Zip Code Person's relationship to you			
	i order o relationarily to you			

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edtor i	Navorro		Scott	Case number (if know	n)	
	First Name	Middle Name	Last Name	<u> </u>		
Wit	thin 2 years before you fil	led for bankruptcy, die	d you give any gifts or contribu	tions with a total value o	of more than \$600	to any charity?
V	No					
Ë	Yes. Fill in the details for	r each aift or contribut	tion			
ш		_				
	Gifts or contributions to		Describe what you contri	buted	Date you	Value
	that total more than \$6	500			contributed	
	Charity's Name		_			
			_			
	Number Street		_			
	City State	Zip Code	_			
	Ì					
6:	List Certain Losses					
		ed for bankruptcy or si	ince you filed for bankruptcy, o	id you lose anything bec	ause of theft, fire,	other disaster, or
gar	mbling?					
V	No					
Ħ	Yes. Fill in the details.					
Ш	Tes. I III III IIIe detalis.					
	Describe the property y	you lost and	Describe any insurance of		Date of your	Value of property
	how the loss occurred		Include the amount that in		loss	lost
			pending insurance claims of A/B: Property.	n line 33 of Schedule		
			7VB. Troperty.		1	
	List Certain Payment					
abo	out seeking bankruptcy o	or preparing a bankrup	you or anyone else acting on yotcy petition? or credit counseling agencies for			anyone you consult
abo	out seeking bankruptcy o lude any attorneys, bankru No	or preparing a bankrup	otcy petition?			anyone you consult
abo	but seeking bankruptcy o lude any attorneys, bankrup	or preparing a bankrup	otcy petition?			anyone you consult
Inc	out seeking bankruptcy o lude any attorneys, bankru No	or preparing a bankrup	otcy petition?	services required in your ba		anyone you consult Amount of
Inc	out seeking bankruptcy o lude any attorneys, bankru No	or preparing a bankrup	otcy petition? or credit counseling agencies for	services required in your ba	ankruptcy.	
Inc	out seeking bankruptcy o lude any attorneys, bankru No	or preparing a bankrup	otcy petition? or credit counseling agencies for Description and value of	services required in your ba	nkruptcy. Date payment	Amount of
Inc	out seeking bankruptcy o lude any attorneys, bankru No	or preparing a bankrup	otcy petition? or credit counseling agencies for Description and value of	services required in your ba	Date payment or transfer	Amount of
Inc	but seeking bankruptcy of lude any attorneys, bankrupted No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or preparing a bankrup ptcy petition preparers,	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	but seeking bankruptcy of lude any attorneys, bankrupted No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu	or preparing a bankrup ptcy petition preparers,	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	but seeking bankruptcy of lude any attorneys, bankrupted No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or preparing a bankrup ptcy petition preparers,	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	but seeking bankruptcy of lude any attorneys, bankrupted No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu	or preparing a bankrup ptcy petition preparers,	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu	or preparing a bankrup ptcy petition preparers,	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois	pr preparing a bankrup ptcy petition preparers, or prepare	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu	pr preparing a bankrup ptcy petition preparers, or prepare	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois	propering a bankrup ptcy petition preparers, ne 6 6 6 6 6 7 7 7 7 8 6 6 7 7 7 7 7 7 7 7 7 7 7	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address	pr preparing a bankrup ptcy petition preparers, ne 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State	pr preparing a bankrup ptcy petition preparers, ne 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address	pr preparing a bankrup ptcy petition preparers, ne 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address	pr preparing a bankrup ptcy petition preparers, ne 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Paid	pr preparing a bankrup ptcy petition preparers, ne 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Paid	pr preparing a bankrup ptcy petition preparers, ne 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	pr preparing a bankrup ptcy petition preparers, ne 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	pr preparing a bankrup ptcy petition preparers, ne 60643 Zip Code	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Person Who Made the Pa Person Who Was Paid 11101 S. Western Avenu Number Street	preparing a bankrup ptcy petition preparers, or preparers,	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	preparing a bankrup ptcy petition preparers, or preparers,	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Person Who Made the Pa Person Who Was Paid 11101 S. Western Avenu Number Street	preparing a bankrup ptcy petition preparers, p	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Was Paid Number Street Chicago Illinois City State Chicago Illinois City State Chicago State	preparing a bankrup ptcy petition preparers, p	or credit counseling agencies for Description and value of a	services required in your ba	Date payment or transfer was made	Amount of payment

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Debt	or 1	Navorro		Scott	Case number (if	known)	
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed o you deal with your credit not include any payment or	tors or to make paym		our behalf pay or tra	nsfer any property to a	nyone who promised to
	<u> </u>	No					
		Yes. Fill in the details.					
				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid		-			
		Number Street		· -			
		City State	Zip Code	-			
	Inclu	transfers that you have alread	and transfers made as	security (such as the granting of	a security interest or m	nortgage on your propert	y). Do not include gifts
	Ш	Yes. Fill in the details.					
				Description and value of p transferred		oe any property or nts received or debts p lange	Date aid transfer was made
		Person Who Received Tran	ısfer	-			
		Number Street					
		City State Person's relationship to you	Zip Code u	-			
		Person Who Received Tran	sfer	-			
		Number Street		- -			
		City State Person's relationship to you	Zip Code u				
۱9.	ben	nin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to	a self-settled trust o	or similar device of whic	ch you are a
	· ☑	No	,				
	Ц	Yes. Fill in the details.		Description and value of	the property transfe	erred	Date transfer was
							made
		Name of trust					

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Scott Debtor 1 Navorro Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Scott Debtor 1 Navorro Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code

City

State

Zip Code

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Deb		Navorro			Scott		Ca	ase number <i>(i</i>	f known)		
		First Name		Middle Name	Last Nar	me					
26.		e you been a party	/ in any judici	al or administr	ative proceedin	g under	any environme	ental law? Ir	nclude settlements	and orders	s.
		Yes. Fill in the det	ails.								
					Court or agency	y		Nature	of the case		Status of the case
		Case title			Court Name			-			Pending
		Case number			NumberStreet			-			On appeal
					City S	State	Zip Code	-			Concluded
Pari	11:	Give Details Ab	out Your B	usiness or Co	onnections to	Any Bu	siness				
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	you own a busi	ness or	have any of the	e following o	connections to any	business?	
			a limited liabi		ade, profession, LC) or limited lia		-		part-time		
					e of a corporation quity securities of		ooration				
	✓	No. None of the a				r each b	ousiness.				
							ire of the busir	ness	Employer Identifi		
		Business Name			_				EIN:		
		Number Street			Name of a	accounta	ant or bookkee	eper	Dates business e	existed	
		City	State	Zip Code	_				From	То	
					Describe	the natu	ıre of the busir	ness	Employer Identifi		
		Business Name			_				EIN:		
		Number Street			Name of a	accounta	ant or bookkee	eper	Dates business e	xisted	
		City	State	Zip Code	_				From	То	<u> </u>
					Describe :	the natu	ıre of the busir	ness	Employer Identifi		
		Business Name			_				EIN:		
		Number Street			Name of a	accounta	ant or bookkee	per	Dates business e	xisted	
		City	State	Zip Code					From	То	

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Debto	r 1 Navorro		Scott	Case number (if known)
	First Name	Middle Name	Last Name	<u> </u>
	reditors, or other pa	rties.	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
[Yes. Fill in the de	tails below.		
			Date issued	
			MM/DD/YYYY	
	Name		MINI/DD/ Y Y Y Y	
	Number Street		_	
	City	State Zip Code	_	
	Ciam Dalau			
Part 1	2: Sign Below			
tru	ue and correct. I und	erstand that making a false sta	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	* (5)	Navorro Scott		×
	/S/	ure of Debtor 1		Signature of Debtor 2
	O.g.r.a.	a.o o. 2 obto		Date
	Date	6/22/2018		Date
Di	d you attach additior	nal pages to Your Statement of	f Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Di	d you pay or agree to	pay someone who is not an at	ttorney to help you fill out b	ankruptcy forms?
~	No			
	Yes. Name of person	n		Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Di	strict of Illinois	
In re	Navorro Scott		Case No.	
_	Debtor		_	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSAT	ION OF ATTORNEY	FOR DEBTOR
1.	 Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of	the petition in bankruptcy, or agreed	d to be paid to me, for services
	For legal services, I have agreed to ac	cept		\$4,000.00
	Prior to the filing of this statement I I	nave received		\$0.00
	Balance Due			\$4,000.00
2.	. The source of the compensation paid	I to me was:		
	Debtor	Other (spec	cify)	
3.	. The source of the compensation paid	I to me is:		
	Debtor	Other (spec	cify)	
4.	I have not agreed to share the abmembers and associates of my la		ation with any other person unless t	they are
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.			
5.	 In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 			
	b. Preparation and filing of any	petition, schedules, state	ements of affairs and plan which ma	y be required;
	c. Representation of the debtor	at the meeting of credito	ors and confirmation hearing, and an	ny adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceeding	s and other contested bankruptcy m	natters;
6.	. By agreement with the debtor(s), the	above-disclosed fee doe	s not include the following services	:
		CERTI	FICATION	
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agree	ement or arrangement for payment to	o me for representation of the
	6/22/2018		/s/ Timothy Mazur	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$43.23 for expenses, leaving a balance due of \$4,353.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/22/2018	
Signed:	:	
/s/ Navo	orro Scott	
		/s/ Timothy Mazur
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Scott, Navorro	Case No.	Case No	
	Debtor(s)			
		Chapter.	Chapter13	
	VERIF	CATION OF CREDITOR MAT	RIX	
Ti knowledge		ify that the attached list of creditors is tru	ue and correct to the best of their	
Date:	6/22/2018	/s/ Scott, Navorro		
		Scott, Navorro Signature of Debi	tor	

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FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

TD BANK USA/TARGETCRED PO Box 660170 Dallas, TX, 75266

TIDEWATER CREDIT SERVICE 6520 INDIAN RIVER RD VIRGINIA BEACH, VA, 23464

IDOR-Bankruptcy Section Po Box 851388 Minneapolis, MN, 55485

IRS 1 PO Box 7346 Philadelphia, PA, 19101

America's Financial Choice 10302 S Halsted St Chicago, IL, 60628

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL, 60622

LVNV FUNDING 610 Wlatham Way Sparks, NV, 89434

REGIONAL RECOVERY SERV PO BOX 3333 Munster, IN, 46321

Speedy Cash 848 E Sibley Blvd Dolton, IL, 60419

ComEd 1919 Swift Drive Oak Brook, IL, 60523 Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

Department of Veteran Affairs PO Box 530269 Atlanta, GA, 30353

Illinois Tollway PO Box 5544 Chicago, IL, 60680

American InfoSource LP (agent for TMobile) 4515 N Santa Fe Ave Attn: Ashley Boswell Oklahoma City, OK, 73118

City of Chicago Department of Finance 223 W Jackson Blvd Ste 512 C/O TALAN & KTSANES Chicago, IL, 60606

LVNV Funding, LLC its successors and assign as assignee of FNBM, LLC PO Box 10587 c/o Resurgent Capital Services, Attn: Susan Gaines Greenville, SC, 29603

Advocate Trinity Hospital Po Box 70173 Chicago, IL, 60673

Methodist Healthcare PO Box 2279 Memphis, TN, 38101

City of Chicago EMS 33589 Treasury Center Chicago, IL, 60694

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$43.23 for expenses, leaving a balance due of \$4,353.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/22/2018	<u> </u>
Signed:	w	
/s/ Navo	orro Scott Will Scott	/s/ Timothy Mazur
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Navorro Scott,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$425.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$0.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 5.7% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$350/mo.
- 3. TIDEWATER CREDIT SERVICE will be paid \$9825.00 at 5.5% APR at a fixed monthly payment of \$50.00/mo until Firm's Fees are paid. Commencing with the December 2019 plan payment, TIDEWATER CREDIT SERVICE shall receive set payments in the amount of \$400.00 per month.
- 4. **IDOR-Bankruptcy Section** will be paid \$137.17 pro rata after secured claims and Firm's Fees are paid.
- 5. IRS 1 will be paid \$2,622.60 pro rata after secured claims and Firm's Fees are paid.
- 6. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Navorro Scott

Date: 6/22/2018

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Debtor 1 Navorro First Name	Scott Middle Name Last Name	Case number (if known)	
TO SECURE TO SECURE	estions for Reporting Purposes	9	
16. What kind of debts do you have?	16a. Are your debts primarily consumer "incurred by an individual primarily for No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business of money for a business or investment of No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that	or a personal, family, or household lebts? Business debts are debts the or through the operation of the bus	purpose." nat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.		y is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	50-99	,000-5,000 [5,001-10,000 [0,001-25,000 [25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$50,001-\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$50,001-\$100,000 \$ \$100,001-\$500,000 \$	\$1,000,001-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	I have examined this petition, and I declare	under penalty of perjury that the i	nformation provided is true and
. S. you	correct. If I have chosen to file under Chapter 7, I at of title 11, United States Code. I understart under Chapter 7. If no attorney represents me and I did not pout this document, I have obtained and real request relief in accordance with the chapt I understand making a false statement, corconnection with a bankruptcy case can resboth. 18 U.S.C. §§ 152, 1341, 1519, and 3 /s/ Navorro Scott Signature of Debtor 1	m aware that I may proceed, if eligind the relief available under each copy or agree to pay someone who ad the notice required by 11 U.S.C oter of title 11, United States Code incealing property, or obtaining mosult in fines up to \$250,000, or imposed the second of th	ble, under Chapter 7, 11,12, or 13 napter, and I choose to proceed is not an attorney to help me fill . § 342(b). a, specified in this petition. ney or property by fraud in prisonment for up to 20 years, or
	Executed on 6/22/2018 MM / DD / YYYY	Executed on _	MM / DD / YYYY

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Fill in this inform	nation to identify your c	ase:	2008年11日		
Debtor 1	Navorro		Scott		
	First Name	Middle Name	Last Name	-	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	<u> </u>	
		Wildule Name			
United States B	ankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 106De	eC			Check if this is ar amended filing
Declarati	on About an	_ Individual Deb	tor's Schedules	S	12/15
If two married p	people are filing togeth	er, both are equally response	onsible for supplying correct	ct information.	
				flaking a false statement, concealing prop o \$250,000, or imprisonment for up to 20 y	
	1341, 1519, and 3571.			, , , , , , , , , , , , , , , , , , , ,	04.0, 0, 50.111 10
Part 1: Sign	Below				
Didwey					
Did you pa	ly or agree to pay some	one who is NOT an attor	ney to help you fill out ban	kruptcy forms?	
✓ No					
Yes. N	lame of person		Attach Bankruptcv	Petition Preparer's Notice, Declaration, and	
لط	and the second s		Signature (Official F		
Under per	alty of perjury, I declar	e that I have read the su	mmary and schedules filed	d with this declaration and	
that they	are true and correct.		The test state of the second second		
X /s/ Navor	ro Scott	or South	············· X	2 W	

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 6/22/2018

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Debto	tor 1 Navorro	Scott	Case number (if known)			
	First Name Middle Nar	ne Last Name				
28.	Within 2 years before you filed for bankrup creditors, or other parties. No Yes. Fill in the details below.	tcy, did you give a financial stat	ement to anyone about your business? Include all financial institutions,			
		Date issued				
	Name	MM/DD/YYYY				
	Number Street	be				
	City State Zip	Code				
Part 1	Part 12: Sign Below					
tr	rue and correct. I understand that making	a false statement, concealing p	chments, and I declare under penalty of perjury that the answers are roperty, or obtaining money or property by fraud in connection with p to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date			
	Date 0/22/2010		g The second sec			
D	Did you attach additional pages to Your Sta	tement of Financial Affairs for Ir	ndividuals Filing for Bankruptcy (Official Form 107)?			
E	✓ No Yes					
D	Did you pay or agree to pay someone who is	not an attorney to help you fill	out bankruptcy forms?			
г	No		4			
Ľ	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Scott, Navorro	Case I	Case No.					
	Debtor(s)							
		Chap	ter.	Chapter13				
	VE	RIFICATION OF CRED	ITOR MATRI	x				
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.								
Date:	6/22/2018		/s/ Scott, Navorro	Paisono Lext				
			Scott, Navorro Signature of Debtor					

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Debte	r 1 Navorro First Name	Middle Name	Scott Last Name	Case number (if known)	
16.	Calculate the median family				
	16a. Fill in the state in which		Illinois		
	16b. Fill in the number of peo	ple in your household.	1		
	16c. Fill in the median family i	ncome for your state and siz		tan arang mananananan ang manananan ang manananan ang manananan ang manananan ang manananan ang mananananan an	<u>\$52,410.00</u>
	household using the link specified ir	n the separate instructions fo		a list of applicable median income amount y also be available at the bankruptcy clerk'	
17.	How do the lines compare?	•		, ,	
				orm, check box 1, <i>Disposable income is r</i> on <i>of Disposable Income</i> (Official Form 122	
	U.S.C. § 1325(b)(3)		Calculation of Disposa	k box 2, <i>Disposable income is determined</i> ble Income (Official Form 122C-2). On	
Part	Calculate Your Comr	nitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total average mo	nthly income from line 11.	00 10 00 9 19 1 2 100 0 1 VIS. 101 121		\$2,218.00
19.				not filing with you, and you contend that our spouse's income, copy the amount fro	
	19a. If the marital adjustment	does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a from	line 18.		· · · · · · · · · · · · · · · · · · ·	\$2,218.00
20.	Calculate your current mon	thly income for the year. F	ollow these steps:	•	
	20a. Copy line 19b.				\$2,218.00
	Multiply by 12 (the numl	ber of months in a year).			x 12
	20b. The result is your current	t monthly income for the yea	r for this part of the for	n.	\$26,616.00
	20c. Copy the median family	income for your state and size	ze of household from li	ne 16c.	\$52,410.00
21.	How do the lines compare?				
	Line 20b is less than line commitment period is 3 y		ed by the court, on the	top of page 1 of this form, check box 3,	The
	Line 20b is more than or 4, The commitment period	requal to line 20c. Unless other	nerwise ordered by the	court, on the top of page 1 of this form, cl	heck box
Part	Sign Below			e :	
	By signing here I declare	under penalty of perius, that	t the information on thi	s statement and in any attachments is true	and correct
	by digitally motor, radiolate	. A	1 1	statement and in any attachments is true	, and conect.
	✗ /s/ Navorro Scott	Solotoria.	South x		
	Signature of Debtor 1	y caso y as	<u>0</u> 000	Signature of Debtor 2	
	Date 6/22/2018 MM/DD/YYYY		I	Date MM/DD/YYYY	
		OT fill out or file Form 122C ut Form 122C-2 and file it wi		of that form, copy your current monthly	income from line 14